

# The Affordable Care Act and Wisconsin Public Libraries



# Presenters



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# Is This Going to Hurt?



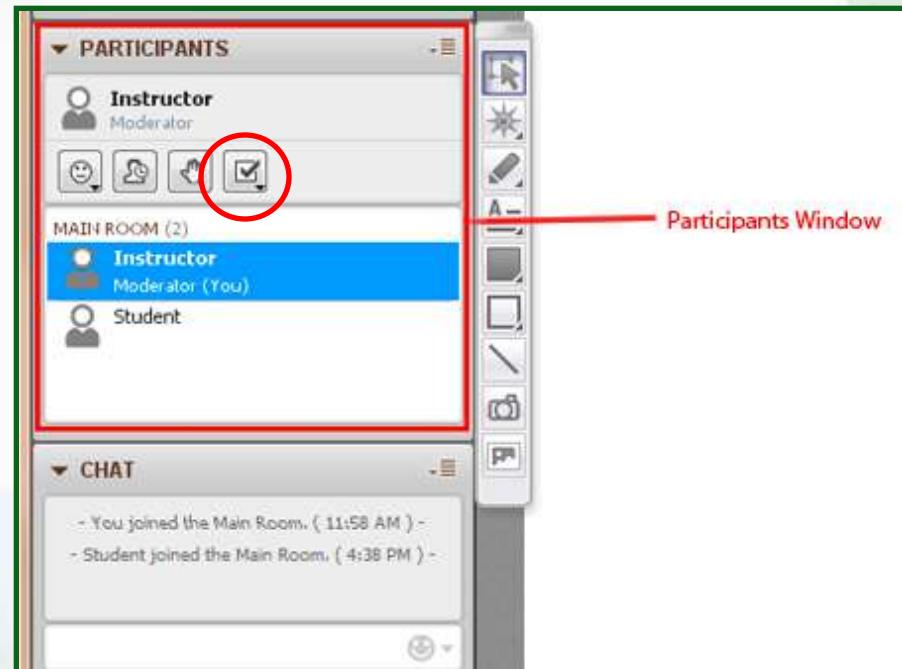
## Today's Outline

- Review announcements and activities related to libraries and the Affordable Care Act
- What Wisconsin librarians need to know about the Affordable Care Act
- What Wisconsin librarians can do to help library patrons understand the health insurance marketplace
- How to prepare
- Q&A

# Audience Poll

- A. I'm completely versed in the Affordable Care Act. Bring it on!
- B. I'm aware and uneasy/unsure.
- C. I've heard about...but that's about it.
- D. Please bring me up to speed, ASAP.

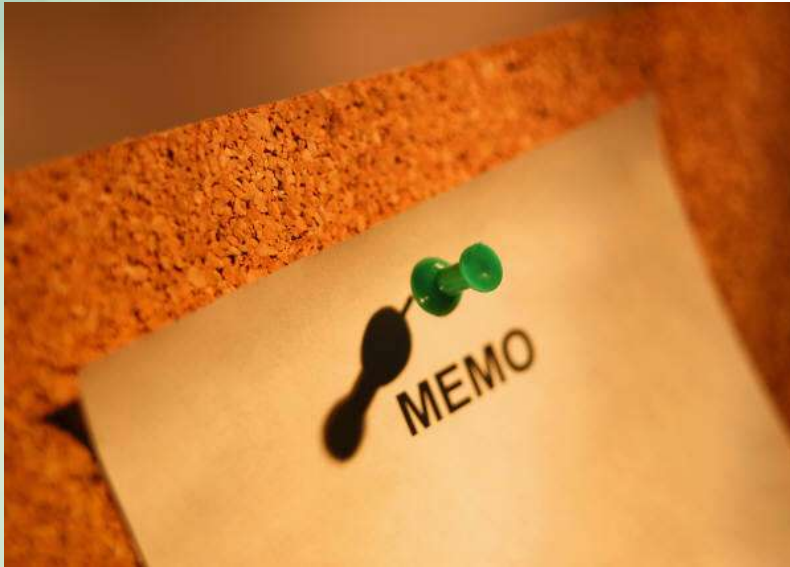
# Polling Tool



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# Did I Miss the Memo?



- At the annual conference in Chicago on June 30, the American Library Association (ALA) and the Institute of Museum and Library Services (IMLS) announced the development of formal partnerships and resources related to the Affordable Care Act and public libraries.

- On July 26, WebJunction hosted a webinar to share information about plans to provide library staff with online resources to respond to increased patron information needs related to the Affordable Care Act.



# More to Come from OCLC

An IMLS cooperative agreement with OCLC's WebJunction will result in online educational webinars, tip sheets and other resources to help library staff members respond to increased patron information needs related to the Health Insurance Marketplace. These resources include:

- [Sign-up opportunity](#) for anyone interested in receiving project activity updates, new online resources, webinar registrations and archived webinar recordings from WebJunction;
- [FAQs for library staff](#) with more information about WebJunction resources and the Health Insurance Marketplace;
- The link to the primary [U.S. government online tool](#) ([www.healthcare.gov](http://www.healthcare.gov)) for delivering information to Americans about their healthcare options;
- [Info widgets for library websites](#), which will lead users directly to U.S. government info, available [in English](#) and [in Spanish](#).

# Meaningful Use: Libraries Connecting Patrons to ACA Resources (Free Webinar from Webjunction)

- Please join this interactive session, where we will discuss strategies for libraries to identify ACA resources, hear from libraries that are working to prepare for patron requests, and obtain key policy and resource updates from ACA experts.
- Presenters include: Susan Hildreth, Institute of Museum and Library Services; Susie Butler, Centers for Medicare and Medicaid Services; Evan Gallagher, ZeroDivide; Carmen Patlan and Tatiana Alonso, Waukegan Public Library; Lissa Staley, Topeka and Shawnee County Public Library
- If you cannot attend this live session, a recorded archive will be available to view at your convenience. Please sign up here if you'd like to receive notifications about this project, including when the archive is available.
- Date: Wednesday, August 28, 2013
- Start time: 1:00pm Eastern / 10:00am Pacific
- Registration: Please visit WebJunction to register for this event.



# What About Wisconsin Libraries?



1. Who is part of the library conversation in Wisconsin?
2. How does Wisconsin's healthcare issues differ from other states?

# What About Wisconsin Libraries?



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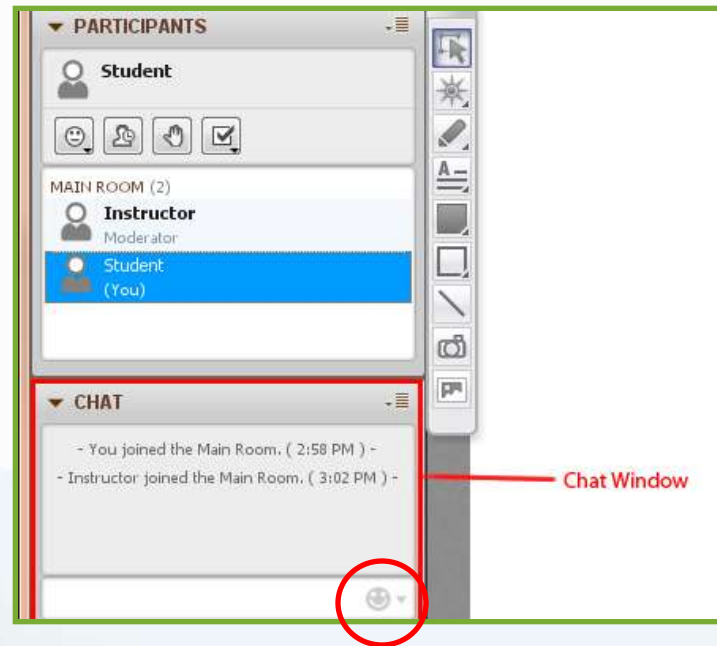


# Responses in Your Area



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# Chat Emoticons



# ACA Implementation and the Marketplace Enrollment Period



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Our role is not political

# How the ACA Changes Health Insurance

- Creates the Health Insurance Marketplace, a new way for individuals, families, and small businesses to get health coverage
- States were given the opportunity to establish their own Exchange. Wisconsin declined.
- Requires insurance companies to cover people with pre-existing health conditions
- Helps consumers understand the coverage they are getting
- Holds insurance companies accountable for rate increases

# How the ACA Changes Health Insurance, con't

- Makes it illegal for health insurance companies to arbitrarily cancel health insurance just because the policy holder gets sick
- Protects consumers choice of doctors
- Covers young adults under 26
- Provides free preventive care
- Ends lifetime and yearly dollar limits on coverage of essential health benefits
- Guarantees the right to appeal

# Public Insurance

- Medicaid (BadgerCare+) and the Children's Health Insurance Plan
- Medicare
- Veterans Administration Health Benefits Program, TRICARE, and Indian Health Services

# ACA Changes to Public Insurance

- Preventive services are now available at no cost to Medicare beneficiaries
- Closes the prescription drug donut hole to reduce Medicare beneficiaries' out-of-pocket expenses
- Medicare Advantage plans are banned from increasing co-pays and deductibles on certain services
- States were given the opportunity to expand Medicaid eligibility to everyone under 133% of FPL. Wisconsin declined.



# BadgerCare+ 2014 Policy Changes

Parents and caretakers – eligible at or below 100% FPL

No premiums

Nominal (\$.50 to \$3.00) cost sharing for certain services

Childless adults – eligible at or below 100% FPL

No premiums or enrollment fees

No waitlist, coverage on or after 1/1/14

Those over 100% FPL will have access through the Marketplace

[access.wi.gov](http://access.wi.gov)

# Private Insurance

Two-thirds of non-elderly have private insurance, the vast majority through an employer.

About 8% of Americans are expected to get private insurance through the new Marketplace

# ACA Changes to Private Insurance

- Employers with 51-200 full-time employees will be required to offer health coverage to all full-time employees (delayed until 2015)
- Employers with 200+ employees will have to automatically enroll new full-time employees into a default health plan and automatically continue existing health plans for current full-time employees.

# ACA Changes to Private Insurance, con't

- Plans that offer dependent children coverage must extend that coverage to age 26
- No co-payments or deductibles for many preventive services
- Premium limitations and guidelines
- No lifetime monetary caps and limits on use of annual caps
- Out-of-pocket maximums - ~6k for those over 400% FPL, less for those under
- New Health Insurance Marketplaces, aka Exchanges

# The Health Insurance Marketplace

The screenshot shows the Wisconsin Health Insurance Marketplace website. At the top, there's a navigation bar with links for 'Individuals & Families', 'Small Businesses', and 'All Topics'. A search bar is also present. The main heading is 'Health coverage for you and your family'. Below this, a video player shows a woman pushing a shopping cart in a store, with text overlays like 'The Marketplace for individuals & families' and 'APPLICATION SUPPORT'. A green button says 'SEE YOUR OPTIONS >'. Below the video, there's a section 'Already have insurance?' with a link to find out what the health care law is doing for you. The main content area is divided into three columns: 'THE MARKETPLACE', 'MOST POPULAR', and 'MAY INTEREST YOU'. Each column contains several links to informational pages, such as 'What is the Health Insurance Marketplace?', 'What if I'm self-employed?', and 'What does Marketplace insurance cover?'. At the bottom left, there's a 'WAS THIS HELPFUL?' section with a 'YES' button.

Open enrollment Oct. 1, 2013 – March 31, 2014

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# Health Insurance Literacy Is a Big Issue

Pre existing

**Hospitalization**

Co-pay

Out-of-pocket  
expenses



# Who's Going to Help?

- **Healthcare.gov** - Lots of answers plus telephone and chat assistance
- **Navigators** - \$1m in grants to 6 organizations providing assistance in Wisconsin
- **Certified Application Counselors** – organizations will be designated to train and certify counselors
- **Agents and brokers**

# Where to Look for Information



BadgerCare+ and ACA toolkits from statewide coalition seeking to maximize participation in public health insurance



Lots of material on health reform



All the detail on ACA as it applies to Medicaid and CHIP



The Center for Consumer Information & Insurance Oversight (CCIIO) part of site has information of all aspects of the law

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# Where to Look for Information, con't



Consumer and educator materials, including decision support checklists, health literacy material, ask an expert chat service



The Roundtable on Health Literacy has produced several discussion papers on health information literacy and helping consumers understand health



Partnered with ZeroDivide to provide information to library community for helping patrons with health and wellness



Check our website consumer health and outreach pages

# Ways to Prepare to Library



- Identify potential partners in your community/region
- Review communication channels; e.g. information coming in, information going out
- Review policies and recent experiences; e.g. workforce computer use
- Familiarize yourself with resources and dates



# Important URLs

## Public Library Dev. Team

Affordable Care Act

<http://pld.dpi.wi.gov/>

(Including webinar  
archive)

## Ebling Library

Consumer Health

<http://researchguides.ebling.library.wisc.edu/content.php?pid=319452>

## Ebling Library

Community Outreach

<http://ebling.library.wisc.edu/outreach/index.php>

# Ways to Prepare Yourself



- Don't panic!
- Basic customer service
  - Computer access
  - Celebrate how your library is seen as a community resource
- Maintain your professionalism
  - This is not political; this is about access to information
- Role play
- Name your fear and then own it.

# Q&A



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# Thank You



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